

	Type	Hits	Search Text	DBS	Time Stamp
1	BRS	282	regan-\$.in.	DERWENT	2002/10/02 09:25
2	BRS	0	regan-\$.in. and property	DERWENT	2002/10/01 14:08
3	BRS	0	regan-\$.in. and (real near3 estate)	DERWENT	2002/10/01 14:08
4	BRS	1	regan-\$.in. and (default)	DERWENT	2002/10/01 14:10
5	BRS	1	regan-\$.in. and (lender or insurer)	DERWENT	2002/10/01 14:38
6	BRS	1	5991733 .pn.	DERWENT	2002/10/01 14:38
7	IS&R	1	("5991733") .PN.	USPAT	2002/10/01 14:56
8	BRS	9	5991733 .URPN .	USPAT	2002/10/01 14:39
9	IS&R	958	(705/30 ,35 ,38 ,40) .CCLS .	USPAT } updated segment	2002/10/02 09:14
10	IS&R	1227	(705/1 ,4 ,8 ,9) .CCLS .	USPAT } only	2002/10/02 09:14
11	IS&R	1	("4774664") .PN .	USPAT } considered	2002/10/02 09:27
12	IS&R	1	("5521815") .PN .	USPAT }	2002/10/02 09:40
13	IS&R	1227	(705/1 ,4 ,8 ,9) .CCLS .	USPAT	2002/10/02 09:41
14	BRS	82	((705/1 ,4 ,8 ,9) .CCLS .) and ((reo or (real near2 (estate or property))) or (default\$ or delinquent or collection or recover\$ or foreclose\$) near3 (transaction or contract or house or home or property or automobile or car)))	USPAT (as, knoc)	2002/10/02 10:10
15	IS&R	128	(706/925; 902/40) .CCLS .	USPAT updated only	2002/10/02 10:08

	Type	Hits	Search Text	DBs	Time Stamp
16	BRS	3237	((default\$ or delinquent or collection or recover\$ or foreclos\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage))	USPAT	2002/10/02 10:28
17	BRS	112	((706/925; 902/40).CCLS.) and ((reo or real near2 (estate or property)) or ((default\$ or delinquent or collection or recover\$ or foreclos\$) near3 (transaction or contract or house or home or property or automobile or car))	USPAT	2002/10/02 10:09
18	BRS	65	((default\$ or delinquent or collection or recover\$ or foreclos\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage)) and (reo or (real near2 (estate or property)))	USPAT	<i>Considered</i> 2002/10/02 10:29
19	BRS	60	((default\$ or delinquent or collection or recover\$ or foreclos\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage)) and (reo or (real near2 (estate or property)))) not (((705/1,4,8,9).CCLS.) and ((reo or (real near2 (estate or property)) or ((default\$ or delinquent or collection or recover\$ or foreclos\$) near3 (transaction or contract or house or home or property or automobile or car)))	USPAT	<i>Abusing</i> 2002/10/02 10:12

	Type	Hits	Search Text	DBs	Time Stamp
20	BRS	1238	((default\$ or delinquent or collection or recover\$ or foreclose\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage))	EPO; DERWENT	2002/10/02 10:28
21	BRS	0	((default\$ or delinquent or collection or recover\$ or foreclose\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage)) and (re ^o or property or (real near2 (estate or property)))	USPAT	2002/10/02 10:29
22	BRS	516	((default\$ or delinquent or collection or recover\$ or foreclose\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage)) and (re ^o or property or (real near2 (estate or property)))	EPO; DERWENT	2002/10/02 10:29
23	BRS	236	<i>considered an (as, now, if)</i> ((default\$ or delinquent or collection or recover\$ or foreclose\$) near3 (transaction or contract or house or home or property or automobile or car or loan or mortgage)) and (re ^o or home or house or (real near2 (estate or property)))	EPO; DERWENT	2002/10/02 10:30

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(foreclos\$ or default\$ or delinquent or collection or recover\$) and (property or mortgage or car or loan or automobile) and (automated or software or processing) and pdn(<10/30/1995)

Search #2 – No results found

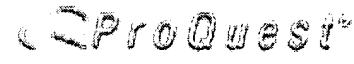
(foreclos\$ or default\$ or delinquent or collection or recover\$) and (property or mortgage or car or loan or automobile) and pdn(<10/30/1995)

Search #3 – No Results Found

(foreclos\$) and (property or mortgage or loan) and (automated or processing or software) and PDN(<1995)

Search #4 – Considered all

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- 191. [Knowing the score](#); Lawson, James C; **USBanker**, New York; Nov 1995; Vol. 105, Iss. 11; pg. 61, 3 pgs
- 192. [Business and Finance](#); **Wall Street Journal**, New York, N.Y.; Nov 1, 1995; Eastern edition; pg. A.1
- 193. [That Sounds Good to Me](#); John Woram; **Windows Magazine**, Manhasset; Nov 1, 1995; pg. 310
- 194. [Comment: Wholesale Lending Leaves Mortgage Banker Out of the Loop](#); JAMES A. JOHNSON; **American Banker (pre-1997 Fulltext)**, New York, N.Y.; Oct 31, 1995; pg. 21
- 195. [MORE FIRMS ALLOW CHEAP 401\(K\) LOANS BUT BEWARE THE PITFALLS OF TAPPING TAX-ADVANTAGED RETIREMENT FUNDS](#); [CITY Edition]; BARBARA SULLIVAN - **Chicago Tribune**; **Buffalo News**, Buffalo, N.Y.; Oct 31, 1995; pg. E.2
- 196. [COMPUTERS IN THE '90s / SMART SYSTEMS/ Now, It's Mix-'n'-Match Software](#); [ALL EDITIONS]; Lou Dolinar; **Newsday**, Long Island, N.Y.; Oct 31, 1995; Combined editions; pg. B.25
- 197. [Delinquent Loan News Awakens Bears](#); [LATE SPORTS FINAL Edition]; **Chicago Sun - Times**, Chicago, Ill.; Oct 29, 1995; pg. 51
- 198. Wizards abound in Office 95 upgrade; [Weekly Edition]; Jeff Wasserman; **Financial Post**, Toronto, Ont.; Oct 28, 1995; pg. C.11
- 199. [In Seoul: Pros See Banks As Bargains, Despite Risks](#); By Steve Glain; **Asian Wall Street Journal**, New York, N.Y.; Oct 27, 1995; pg. 13
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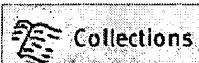
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- 211. [Fannie Mae to offer pmiAURA for FHA loan underwriting; Staples, Ed; Real Estate Finance Today](#), Washington; Oct 23, 1995; Vol. 12, Iss. 21; pg. 3, 2 pgs
- 212. [Lenders adopting automated underwriting; Gerlach, Kara; Real Estate Finance Today](#), Washington; Oct 23, 1995; Vol. 12, Iss. 21; pg. 12, 2 pgs
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- 214. [WHAT WENT WRONG AT CFS? // While CFS Office Automation faces a criminal probe and liquidation, its former clients - more than 200 Minnesota businesses - are sorting through the wreckage and scrambling to satisfy the IRS. And; \[METRO; Dee DePass; Star, Minneapolis, Minn.\]; Oct 22, 1995; pg. 01.D](#)
- 215. [Troubled Project Points to Risks of Speedy HUD Loans; Housing: In quickly approving refinancing, the agency failed to ensure the funds benefited the property.; \[Home Edition\]; GLENN F. BUNTING; The Los Angeles Times \(pre-1997 Fulltext\)](#), Los Angeles, Calif.; Oct 22, 1995; pg. 1
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- 220. [TECHNOLOGY GIVES VIRGINIA BEACH THE POWER TO SAY: PAY YOUR TAXES - OR ELSE IF YOU DON'T, YOUR EMPLOYER WILL TAKE IT OUT OF YOUR WAGES. CITY ESTIMATES IT MAY COLLECT \\$1.5 MILLION IN PERSONAL PROPERTY TAXES.; \[FINAL Edition\]; TOM HOLDEN, STAFF WRITER; Virginian - Pilot](#), Norfolk, Va.; Oct 17, 1995; pg. B.1

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- 222. Seattle district bank steps in to aid FNMA-Navajo mortgage deal; *Fogarty, Mark; National Mortgage News*, New York; Oct 16, 1995; Vol. 20, Iss. 3; pg. 10, 1 pgs
- 223. Clarifying FHA and HUD; [FIFTH Edition]; *San Francisco Examiner*, San Francisco, Calif.; Oct 15, 1995; pg. E.6
- 224. SBA chief says agency is working to do more with less *Administrator Philip Lader says the "reinvention alchemy" under way at the SBA will provide more loans and services to small business owners with fewer; [ALL; JOHN KOSTRZEWKA Journal-Bulletin Staff Writer, Providence Journal, Providence, R.I.]; Oct 14, 1995; pg. B.12
- 225. LaserMaster woes draw 'sell' rating; *DeSilver, Drew; Minneapolis / St. Paul CityBusiness*, Minneapolis; Oct 13, 1995; Vol. 13, Iss. 19; 1; pg. 1
- 226. Bellevue Files Lawsuit Over Block Grant Loan; [Sunrise Edition]; *KENDRICK BLACKWOOD; Omaha World - Herald*, Omaha, Neb.; Oct 12, 1995; pg. 23
- 227. BUSINESS BRIEFS; [SECOND Edition 1]; *San Francisco Examiner*, San Francisco, Calif.; Oct 12, 1995; pg. D.2
- 228. COUNCIL RACE HEATS UP AS PODLODOWSKI AND WINEBERRY SWAP DIGS; [FINAL Edition]; *MARK HIGGINS P-I Reporter, Seattle Post - Intelligencer*, Seattle, Wash.; Oct 12, 1995; pg. A.1
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- 230. BRIEFCASE; [Business Outlook Edition]; *Albuquerque Journal*, Albuquerque, N.M.; Oct 9, 1995; pg. 12

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- 31. [Home-equity loans with a twist; Razzi, Elizabeth; Kiplinger's Personal Finance Magazine, Washington; Nov 1995; Vol. 49, Iss. 11; pg. 51, 4 pgs](#)
- 32. [Credit scoring, credit quality and lobbying; Hewitt, Janet Reilley; Mortgage Banking, Washington; Nov 1995; Vol. 56, Iss. 2; pg. 11, 3 pgs](#)
- 33. [Dealing with an epidemic; Prieston, Arthur J; Mortgage Banking, Washington; Nov 1995; Vol. 56, Iss. 2; pg. 61, 6 pgs](#)
- 34. [Working the phones; Goldstein, Eric S; Mortgage Banking, Washington; Nov 1995; Vol. 56, Iss. 2; pg. 70, 6 pgs](#)
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- 36. [How the Fair Debt Collection Practices Act affects your practice; Penberthy, John C III; The Practical Real Estate Lawyer, Philadelphia; Nov 1995; Vol. 11, Iss. 6; pg. 65](#)
- 37. [Executive Briefing; American Banker \(pre-1997 Fulltext\), New York, N.Y.; Oct 30, 1995; pg. 8](#)
- 38. [CIVIL SUITS; \[1\]; The Santa Fe New Mexican, Santa Fe, N.M.; Oct 29, 1995; pg. B.5](#)
- 39. [PeopleSoft finds place for its people, but maybe not for long; Ginsberg, Steve; San Francisco Business Times, San Francisco; Oct 27, 1995; Vol. 10, Iss. 9; 1; pg. 3](#)
- 40. [Today's News; \[6\]; American Banker \(pre-1997 Fulltext\), New York, N.Y.; Oct 25, 1995; pg. 1](#)

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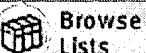
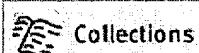
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- 41. Rent crunch to continue for business properties, survey warns; **Colorado Springs Gazette-Telegraph**, Colorado Springs, Colo.; Oct 25, 1995; pg. D.6
- 42. How to service the reverse loan; Kersnar, Scott; **National Mortgage News**, New York; Oct 23, 1995; Vol. 20, Iss. 4; pg. 65, 1 pgs
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- 44. Weakness in housing, aerospace still stifles state's recovery; [UNION-TRIBUNE, , , , , , 1234567 Edition]; Don Bauder, **Union Tribune**, San Diego, Calif.; Oct 21, 1995; pg. C.1
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- 46. Latin American countries make pitch for US mortgage investment; Anonymous; **National Mortgage News**, New York; Oct 16, 1995; Vol. 20, Iss. 3; pg. 2, 1 pgs
- 47. Seattle district bank steps in to aid FNMA-Navajo mortgage deal; Fogarty, Mark; **National Mortgage News**, New York; Oct 16, 1995; Vol. 20, Iss. 3; pg. 10, 1 pgs
- 48. Amending the Texas Constitution; [FINAL AM Edition]; **Fort Worth Star-Telegram**, Fort Worth, Tex.; Oct 15, 1995; pg. 1
- 49. WRQ expands on Lake Union; Epes, James; **Puget Sound Business Journal**, Seattle; Oct 13, 1995; Vol. 16, Iss. 22; 1; pg. 1
- 50. **SCORING, APPRAISAL PRODUCTS AID IN IDENTIFYING LOAN RISKS**; Financial Services Report, Potomac; Oct 11, 1995; pg. 1

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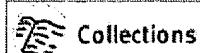
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- 51. [SCORING, APPRAISAL PRODUCTS AID IN IDENTIFYING LOAN RISKS; Credit Risk Management Report](#), Potomac; Oct 9, 1995; pg. 1
- 52. [Authorization lapses for two programs; Staples, Ed; Real Estate Finance Today](#), Washington; Oct 9, 1995; Vol. 12, Iss. 20; pg. 10, 2 pgs
- 53. [Old, new money create profitable mix; Anonymous; Denver Post](#), Denver, Colo.; Oct 08, 1995; G; pg. 3
- 54. [Old, new money create profitable mix; \[Rockies Edition 2\]; Denver Post \(pre-1997 Fulltext\)](#), Denver, Colo.; Oct 8, 1995; pg. G.09
- 55. [Public Record Civil suits; \[METRO Edition\]; Orlando Sentinel](#), Orlando, Fla.; Oct 8, 1995; pg. K.11
- 56. [FEDERAL BUDGET CUTS THREATEN PINE TREE LEGAL AID'S FUTURE THE POVERTY LAW GROUP FACES A LOSS OF UP TO HALF ITS FEDERAL FUNDING.; \[CITY Edition\]; Abby Zimet Staff Writer; Portland Press Herald](#), Portland, Me.; Oct 8, 1995; pg. 1.B
- 57. [Competition at the point of sale; Edwards, Weston E; Mortgage Banking](#), Washington; Oct 1995; Vol. 56, Iss. 1; pg. 129, 7 pgs
- 58. [Team player; Hewitt, Janet Reilley; Mortgage Banking](#), Washington; Oct 1995; Vol. 56, Iss. 1; pg. 96, 8 pgs
- 59. [Legal Disservices Corp.; Boehm, Kenneth F; Policy Review](#), Washington; Fall 1995, Iss. 74; pg. 17
- 60. [An economic strategy for America's inner cities: Addressing the controversy; Porter, Michael E; Review of Black Political Economy](#), New Brunswick; Fall 1995/Winter 1996; Vol. 24, Iss. 2/3; pg. 303, 34 pgs

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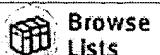
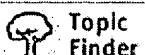
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- 62. [State bar aims to offer another legal specialty](#); Youden, Pat; **Triangle Business Journal**, Raleigh; Sep 29, 1995; Vol. 11, Iss. 4; 1; pg. 25
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- 64. [RACE TO THE FUTURE/CHAPTER FIVE/TRUE BELIEVERS/Despite roller coaster ride, UH researchers keep their eyes on the prize](#); [2 STAR Edition]; MIKE TOLSON; **Houston Chronicle (pre-1997 Fulltext)**, Houston, Tex.; Sep 24, 1995; pg. 12
- 65. [WHO IN THE WORLD LIVES THERE? Series: WHO IN THE WORLD LIVES THERE?](#); [CITY Edition]; **St. Petersburg Times**, St. Petersburg, Fla.; Sep 24, 1995; pg. 20.A
- 66. [Software an aid for home buying](#); [UNION-TRIBUNE, , 12 Edition]; MIRIAM RAFTERY; **Union Tribune**, San Diego, Calif.; Sep 24, 1995; pg. H.2
- 67. [Redevelopment plans slated 2 major projects near Route 128 to be renovated](#); [City Edition]; Tina Cassidy, Globe Staff; **Boston Globe (pre-1997 Fulltext)**, Boston, Mass.; Sep 22, 1995; pg. 38
- 68. [Europe Online Is Lined Up For Antitrust Review by EU --- Watchdog Will Draw the Line At Closing Off the Market; New On-Line Firms Noted](#); By James Pressley; **Wall Street Journal**, Brussels; Sep 20, 1995; Europe; pg. 3
- 69. [A 'WORKING' HISTORY OF SONOMA COUNTY; \[FINAL Edition\]](#); Gaye LeBaron Staff Writer; **The Press Democrat**, Santa Rosa, Calif.; Sep 17, 1995; pg. A.2
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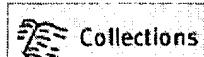
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- 72. [Today's News; \[2\]; American Banker \(pre-1997 Fulltext\), New York, N.Y.; Sep 6, 1995; pg. 1](#)
- 73. [OFF THE TICKER; \[SECOND Edition\]; San Francisco Examiner, San Francisco, Calif.; Sep 6, 1995; pg. D.1](#)
- 74. [Population growth ebbs in Moreno Valley City adjusting to post-boom stagnation; \[MORENO VALLEY, ALL ZONES Edition\]; Mariel Garza and Jenny Cardenas; The Press - Enterprise, Riverside, Calif.; Sep 3, 1995; pg. B.01](#)
- 75. [Two more courts add electronic filing; Jacobius, Arleen; ABA Journal, Chicago; Sep 1995; Vol. 81; pg. 20, 1 pgs](#)
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- 78. [Critical mass: For years, it looked like Kansas City's I-29 Corridor didn't have a prayer. But new developments mean those days are over; Patterson, Margot; Ingram's for Successful Kansas Citians, Kansas City; Sep 01, 1995; Vol. 21, Iss. 9; 1; pg. 37](#)
- 79. [Significant new banking legislation will become effective this month; Rodgers, Kelly; Texas Banking, Austin; Sep 1995; Vol. 84, Iss. 9; pg. 16, 2 pgs](#)
- 80. [Crabgrass-roots politics: Race, rights, and the reaction against liberalism in the urban North, 1940-1964; Sugrue, Thomas J; The Journal of American History, Bloomington; Sep 1995; Vol. 82, Iss. 2; pg. 551](#)

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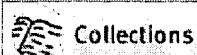
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- 82. [CHEMICAL, CHASE TO FORM BIGGEST BANK, FIRE 12,000; \[CITY Edition\]; Jim Silver and Michael Smith BLOOMBERG BUSINESS NEWS; Dayton Daily News](#), Dayton, Ohio; Aug 29, 1995; pg. 1.A
- 83. [LEARNING/SUFFOLK; \[ALL EDITIONS 2\]; Compiled by Janet Regina, Literacy Volunteers of American; Newsday](#), Long Island, N.Y.; Aug 29, 1995; Combined editions; pg. A.47
- 84. [LEARNING/NASSAU; \[ALL EDITIONS 1\]; Compiled by Abe Helfand, Marion Lowenthal and Dorothy Puryear, Nassau Association for Continuing Community Education; Newsday](#), Long Island, N.Y.; Aug 29, 1995; Combined editions; pg. A.51
- 85. [AUTOMATED UNDERWRITING STRUGGLES FOR ACCEPTANCE; Credit Risk Management Report](#), Potomac; Aug 28, 1995; pg. 1
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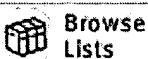
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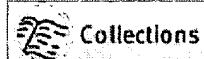
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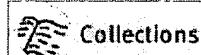
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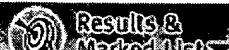
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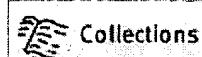
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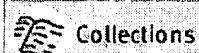
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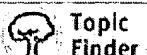
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